



Consumer Hotline  
844-856-6646

3825 Forrestgate Drive, Winston Salem, NC 27103  
ConsumerContact@brockandscott.com  
www.brockandscott.com

Andrew Spivack, Esquire  
Bankruptcy Attorney

August 23, 2023

SENT VIA REGULAR MAIL AND E-MAILED TO:

BRAD J. SADEK, Esquire  
1500 JFK Boulevard  
Ste 220  
Philadelphia, PA 19102  
Email: [brad@sadeklaw.com](mailto:brad@sadeklaw.com)

RE: RHEA BATES  
Bankruptcy No. 22-11513-amc  
443 Ellis Avenue, Colwyn, PA 19023  
Loan ending in [REDACTED]

Dear Counselor:

Our client has advised us that payments have not been made in accordance with the terms of the Stipulation agreed to by the parties and approved by the Bankruptcy Court by an Order entered on February 7, 2023.

Pursuant to the terms of the Stipulation, your client has failed to make regular monthly payments, for the months of June 1, 2023 through June 1, 2023 in the amount of \$896.25 each, July 1, 2023 through August 1, 2023 in the amount of \$906.23 each. In order to cure this default, it will be necessary for your client to remit \$2,708.71, representing payments past due under the terms of the Stipulation, within ten (10) days from the date of this letter.

Your client's payment to cure this default should be remitted to:

Wells Fargo Bank, N.A., Successor by Merger to Wells Fargo Bank Minnesota, N.A. F/K/A Norwest Bank Minnesota, N.A., as  
Trustee for First Franklin Mortgage Loan Trust 2004-FFH3 Asset-Backed Certificates 2004-FFH3  
PHH MORTGAGE SERVICES  
P.O. BOX 24781 // ATTN: SV 19  
WEST PALM BEACH, FL 33416

If your client does not remit the above amount within the ten (10) day period, we will certify default with the Bankruptcy Court and request relief from the automatic stay.

Bankruptcy Dept.  
Brock and Scott, PLLC

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT, AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. IF YOU: ARE A DEBTOR IN AN ACTIVE BANKRUPTCY CASE; ARE UNDER THE PROTECTION OF A BANKRUPTCY STAY; OR, HAVE RECEIVED A DISCHARGE IN BANKRUPTCY AND YOU HAVE NOT REAFFIRMED THE DEBT, THIS NOTICE IS FOR INFORMATIONAL PURPOSES ONLY AND SHOULD NOT BE CONSTRUED AS AN ATTEMPT TO COLLECT A DEBT FROM YOU PERSONALLY.

cc:

RHEA BATES

Lawrence Bates

**Wells Fargo Bank, N.A., Successor by Merger to Wells Fargo Bank Minnesota, N.A. F/K/A Norwest Bank Minnesota, N.A., as Trustee for First Franklin Mortgage Loan Trust 2004-FFH3 Asset-Backed Certificates 2004-FFH3**